

## **Exhibit # 106**

Delaware Sex Offender Registration Form  
Sex Offender - Informational Print

ANY AND ALL QUESTIONS  
SHOULD BE DIRECTED TO  
THE SEX OFFENDER  
REGISTRY UNIT:  
1-302-672-5306

Registering Agency: NEW CASTLE COUNTY SUPERIOR COURT  
Registration Date: 09/04/1998

Offender Name: PAVULAK, PAUL E  
S.B.I. Number: 00385354 F.B.I. Number: 91062X8  
Date of Birth: [REDACTED] 1944

Risk Level: 3 - HIGH Assessment Date: 06/10/2005  
Police Jurisdiction: TROOP 2 STATE POLICE

Sex: Male Height: 6 ft. 00 in. Eye Color: Blue  
Weight: 200 lbs. Hair Color: Brown Race: White  
Has Passport: No DNA Collected: No

Aliases:  
PAVULAK, PAUL

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Address, Employer, Place of Study and Hosts Information

Registered Mailing Address:  
HOLLYWOOD MOTEL  
145 S DUPONT HWY  
ROOM 104  
NEW CASTLE, DE 19720  
NEW CASTLE COUNTY

Registered Physical Address:  
HOLLYWOOD MOTEL  
145 S DUPONT HWY  
ROOM 104  
NEW CASTLE, DE 19720  
NEW CASTLE COUNTY

Home Phone: (302) 322-3070  
Effective: 01/16/2009

Registered Employers:  
Unemployed

Effective:

Registered Place of Study:  
Not Attending

Effective:

Host Address(es):

Host Address(es):

Effective Date of Anticipated Release  
06/27/2008



Registrant's Initials

*[Handwritten signature]*

Date

*1-16-09*

00385354 PAVULAK, PAUL E

Page 1 of 4

Delaware Sex Offender Registration Form  
Sex Offender - Informational Print

S.B.I. Number: 00385354      Offender: PAVULAK, PAUL E

OFFENSE SUMMARY:

DUC/Case Number: 0403016870  
Complaint Number: 3204024808  
Arresting Agency: 96  
Court of Conviction: NEW CASTLE COUNTY SUPERIOR COURT  
State of Conviction: DE  
Date of Plea/Verdict of Guilt: 04/06/2005  
Sentence Date: 06/10/2005  
Date of Incarceration: 10/14/2004  
Lead Offense: DE1107680000FG


DUC/Case Number: 9802015040  
Complaint Number: 3298017198  
Arresting Agency: 32  
Court of Conviction: NEW CASTLE COUNTY SUPERIOR COURT  
State of Conviction: DE  
Date of Plea/Verdict of Guilt: 06/30/1998  
Sentence Date: 09/04/1998  
Date of Incarceration: 02/20/1998  
Lead Offense: DE1107680000FG

CHARGE SUMMARY:

INCIDENT	CHG	STATUTE	DESCRIPTION
1704000054	002	DE1107680000FG	UNLAWFUL SEXUAL CONTACT SECOND DEGREE HAVE SEXUAL CONTACT
3298000553	003	DE1107680000FG	UNLAWFUL SEXUAL CONTACT SECOND DEGREE HAVE SEXUAL CONTACT
3298000553	002	DE1107680000FG	UNLAWFUL SEXUAL CONTACT SECOND DEGREE HAVE SEXUAL CONTACT

VICTIM(S) INFORMATION:

COMPLAINT	AGE	RELATIONSHIP
3204024808	9	ACQUAINTANCE
3298017421	11	ACQUAINTANCE
3298017198	11	ACQUAINTANCE

Registrant's Initials 

Date

1-16-09

00385354 PAVULAK, PAUL E

Page 2 of 4

Delaware Sex Offender Registration Form  
Sex Offender - Informational Print

S.B.I. Number: 00385354 Offender: PAVULAK, PAUL E

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Registered Vehicle Information:

Sequence: 0002  
Make: FORD  
Model: TAURUS  
Tag Number: 350325  
Color: Green  
Registration State: DE  
Vehicle Type: Automobile

Owner Address:  
145 S DUPONT HWY  
ROOM 104  
NEW CASTLE, DE 19720

Vehicle Address:  
145 S DUPONT HWY  
HOLLYWOOD MOTEL ROOM 104  
NEW CASTLE, DE 19720

Registrant's Initials



Date

1-16-09

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00385354 PAVULAK, PAUL E

Page 3 of 4

**Delaware Sex Offender Registration/Verification Supplement**

Pursuant to 11 Del. C. 4120, any person convicted of a sexual offense must register with the Superintendent of the Delaware State Police. Failure to appear in person when required and/or to provide ALL of the required information to the State Bureau of Identification will result in a warrant for your arrest.


1. I must report in person to the Delaware State Police State Bureau of Identification within 3 days of establishing or maintaining a residence in the state of Delaware or when being released from custody or supervision of Department of Corrections to register my temporary or permanent address.
2. Within 3 days, after any change of address, place of employment, place of study and/or any information listed in # 3 of this form. I must report to the State Bureau of Identification to update my registration information in-person.
3. I must provide all of the following at the time of change or verification processes: Names and aliases, date of birth, driver's license of state-issue ID card, telephone numbers for home, work, and cellular phone(s). Additionally, I am required to provide Social Security number, internet identifiers and e-mail addresses, passport, proof of immigration status, and copies of any professional licenses. I must also register vehicle information for all vehicles owned or operated by me, to include year, make, model, color, and registration number.
4. I must submit to fingerprinting and a photograph upon verification and registration processes.
5. If I intend to reside, work or attend school outside of the State of Delaware, I must notify the Delaware State Bureau of Identification in-person within three (3) days. I must also register with the state, in which I intend to reside, work or attend school.
6. Any person who knowingly or recklessly fails to register or re-register pursuant to these restrictions or to otherwise comply with any of the provisions of these requirements shall be guilty of a Class G Felony.

**PLEASE READ CAREFULLY BEFORE SIGNING**

As a Delaware Registered Sex Offender you are required by law to abide by the above listed requirements. By signing below, you acknowledge that you have read all the requirements on this form and you understand these requirements.

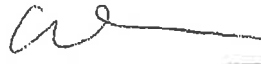
I AM ALSO REQUIRED TO VERIFY MY INFORMATION IN PERSON AT SBI (4) FOUR TIMES A YEAR  
IN THE MONTHS OF:  
March - June - September - December

A COPY OF THIS NOTICE WILL REMAIN ON FILE WITH THE REGISTRATION DEPARTMENT.

 1-16-09 Wendy S. Meyers Crim. Hist. Tech II  
Registrant's Signature Date Please print Witness and Title 1-16-09

\_\_\_\_\_  
Legal Guardian of Juvenile Offender

\_\_\_\_\_  
Date

  
Witness Signature

**Instructions:**

Forward the signed original copy to:

Delaware State Police, SBI  
P.O. Box 430  
Dover, DE 19903

## **Exhibit # 107**

ContactsID	Date	First Name	Last Name
[REDACTED]	12/5/2008	[REDACTED]	[REDACTED]

Address
[REDACTED]

City	State	Zip	Home Phone
Newark	DE	19711	[REDACTED]

Work Phone	Salesperson	Referred By
[REDACTED]	Paul	Yellow Pages

Notes
floors, cracks and releleveling, appt. 12/6/08

Sold Date
Sat. 12/6/08 @ 10:00

12/5/2008

Sold Date

Sat. 12/6/08 @ 10:00

go. 8 on Paper Mill  
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sign on @ last  
on @.



## **Exhibit # 108**



10-D11

ContactsID	Date	First Name	Last Name
Nea	10/10/2008	Richard	

Address

10 Devon Drive, Devon Place

City	State	Zip	Home Phone
Newark	DE	19711	

Work Phone	Salesperson	Referred By
302-530-1080	Paul	DE Fall Home Show 08

Notes

driveway, appt. 10/28/08

Sold Date

Tues. 10/28/08 @ 6:15-6:30



*in comp*



Concrete Technology Resurfacing & Design, Inc.

270 Quigley Blvd.  
New Castle, DE 19720  
1-800-700-0004  
(302) 324-1400  
Fax: (302) 324-1404  
ctrdinc@verizon.net

## CONCRETE TECHNOLOGY RESURFACING & DESIGN, INC.

### Client Information Form

Name: Richard & Barbara Nead

Address: [REDACTED]

Development: [REDACTED]

City: Newark State: DE Zip: 19711

Home #: [REDACTED] Work #: [REDACTED]

Concrete Area: Driveway

Appointment Availability: DAY OR EVENING

Comments: \_\_\_\_\_

APT OCT 28<sup>th</sup> 5<sup>32</sup>  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

"Bringing Design & Beauty To Concrete"



$$\begin{array}{r} 530 \\ 6 \\ \hline 3180 \end{array}$$

$$\begin{array}{r} 530 \\ 29 \\ \hline 47.7 \end{array}$$

## **Exhibit # 112**



PNC Bank Delaware

FW02836

## ACCOUNT REGISTRATION AND AGREEMENT

LEGAL TITLE PAUL E PAVULAK	TIN [REDACTED]	Work Phone # [REDACTED]	Email Address [REDACTED]
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ACCOUNT ADDRESS [REDACTED]	FOREIGN ADDRESS [REDACTED]
-------------------------------	-------------------------------

**Certification of Owner:** Under penalties of perjury, I certify that: (1) The number on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person.

If you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return, you must cross out item (2) in your certification.

☐ Check this box if you are a non-resident alien.

☐ Check if Exempt Payee - Status does not apply to individuals.  
See instruction for the W-9 form available on the IRS website.

By signing below, I, PAUL E PAVULAK agree that I have given PNC Bank permission to send my personal information to a third party reporting agency to verify my identity and credit worthiness.

**Account Agreement:** By signing this Account Registration and Agreement and/or by using the account, by requesting and/or using and/or later adding any account related services, including but not limited to Debit Card/ATM Card, Overdraft Protection, PNC Bank Online services, I agree to be bound by the terms and conditions of PNC Bank's Account Agreement for Checking Accounts and Savings Accounts, PNC Bank's Account Agreement for Certificates of Deposit, or IRA CDs, as applicable, and Schedule of Service Charges and Fees, as well as other terms and conditions that may apply to my PNC Bank account, account features and/or services. I agree that my account is subject to approval by PNC Bank.

ACCOUNT #	PRODUCT	BRANCH	EFFECTIVE DATE	APPLICATION DATE	APPLICATION #
[REDACTED]	FRC	00351	01/07/2008	01/07/2008	1-FJAHZL

PAUL E PAVULAK

X *Paul Pavulak*  
Signature  
X  
Signature  
X  
Signature  
X  
Signature  
X  
Signature  
X  
Signature

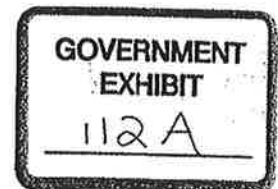
**PNC Bank internal use only instructions:**

Please forward this form in the clear plastic envelope with the red insert to CIF.  
It can also be mailed via Interoffice mail to CIF - Mail Stop: P7-PFSC-04-F

FORM122014-0100

Account Number [REDACTED]

Scan Date 2008 Jan 08



Free Checking Account Statement  
PNC Bank

For the period 01/07/2008 to 01/30/2008

PAUL E PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com. For customer service call 1-888-PNC-BANK between the hours of 6 AM and Midnight ET.

Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service  
PO Box 609  
Pittsburgh PA 15230-9738  
Visit us at pnc.com

TDD terminal: 1-800-531-1648  
For hearing impaired clients only

PNC presents the 2008 Philadelphia Flower Show at the Pennsylvania Convention Center, March 2-9, 2008, and is proud to be a partner, a neighbor and a contributor to our community. Tickets for the Show can be purchased at select PNC Bank branches. For more information and to locate a branch near you visit pnc.com/flowershow.

Paul E Pavulak

Free Checking Account Summary  
Account number: [REDACTED]

Please see the Activity Detail section for additional information.

#### Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
.00	244.00	49.85	194.15
		Average monthly balance	Charges and fees
		89.38	.00

#### Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	2	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

#### Activity Detail

##### Deposits and Other Additions

Date	Amount	Description
01/07	100.00	Branch Deposit Tel 0800035106 0083
01/30	144.00	Deposit Reference No 026355731

There were 2 Deposits and Other Additions totaling \$244.00

##### Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
01/23	34.90	3171 Check Card Purchase Itvrealstat8008047572
01/23	14.95	3171 Check Card Purchase Intelius-Intelius Com

There were 2 other Banking Machine/Check Card deductions totaling \$49.85

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Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 01/07/2008 to 01/30/2008

PAUL E PAVULAK

Primary account number [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
01/07	100.00	01/23	50.15	01/30	194.15

00001482

Free Checking Account Statement  
PNC Bank

For the period 01/31/2008 to 02/28/2008

PAUL E. PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 1

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at [pnc.com](http://pnc.com). For customer service call 1-888-PNC-BANK between the hours of 6 AM and Midnight ET.

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Pittsburgh PA 15230-9738  
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Free Checking Account Summary  
Account number [REDACTED]

Paul E Pavulak

Please see the Activity Detail section for additional information.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
194.15	998.00	32.85	1,159.30
		Average monthly balance	Charges and fees
		242.08	.00

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	2	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
02/27	998.00	Deposit Reference No 027338925

There was 1 Deposit or Other Addition totaling \$998.00

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
02/06	2.90	3171 Check Card Purchase US Search 888-9994384
02/11	29.95	3171 Check Card Purchase Natricures8002371957V

There were 2 other Banking Machine/Check Card deductions totaling \$32.85

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
01/31	194.15	02/06	191.25	02/11	161.30
				02/27	1,159.30

00001483



Free Checking Account Statement  
PNC Bank

For the period 02/29/2008 to 03/28/2008

PAUL E PAVULAK  
[REDACTED]  
NEWPORT DE 19804-2513

Primary account number [REDACTED]  
Page 1 of 2  
Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com. For customer service call 1-888-PNC-BANK between the hours of 6 AM and Midnight ET.

Para servicio en español, 1-866-HOLA-PNC  
Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service  
PO Box 609  
Pittsburgh PA 15230-9738  
Visit us at pnc.com

TDD terminal: 1-800-531-1648  
For hearing impaired clients only

Paul E Pavulak

Free Checking Account Summary  
Account number [REDACTED]

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,159.30	998.00	1,183.25	974.05
		Average monthly balance	Charges and fees
		611.31	2.00

Please see the Activity Detail section for additional information.

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	2	20
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	1	1

Activity Detail

Deposits and Other Additions

Date	Amount	Description
03/26	998.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

There was 1 Deposit or Other Addition totaling \$998.00

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
02/29	301.75	ATM Withdrawal 201 W Market St Newport, De
02/29	2.00	ATM Withdrawal Fee
03/03	10.00	POS Purchase Shoprite Of Wi Stanton De
03/04	30.73	POS Purchase Wawa 848 Dover De
03/05	101.05	POS Purchase Acme Dover De
03/10	37.83	POS Purchase Wawa 848 Dover De
03/10	37.71	3171 Check Card Purchase Super Soda Dover Dove
03/10	29.95	3171 Check Card Purchase Itvrealstat8008181154
03/10	5.69	POS Purchase Acme Bear De
03/12	36.08	POS Purchase Wawa 844 Newark De
03/14	42.79	POS Purchase Wawa 848 Dover De

There were 2 Banking Machine withdrawals totaling \$601.75

There were 20 Check Card/Bank card PIN POS purchases totaling \$511.84

There were 3 other Banking Machine/Check Card deductions totaling \$69.66

Banking/Check Card Withdrawals and Purchases continued on next page

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## Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 02/29/2008 to 03/28/2008

PAUL E PAVULAK

Primary account number [REDACTED]

Page 2 of 2

Account number: [REDACTED] continued

Banking/Check Card Withdrawals and Purchases - continued

Date	Amount	Description
03/17	30.97	POS Purchase Acme Dover De
03/17	23.98	POS Purchase Pep Boys #67 Dover De
03/17	6.10	POS Purchase Acme Dover De
03/19	15.94	POS Purchase Acme Dover De
03/19	3.51	POS Purchase Acme Dover De
03/20	39.23	POS Purchase Wawa 852 New Castle De
03/20	4.39	POS Purchase Acme Dover De
03/24	300.00	ATM Withdrawal 2800 N Dupont Hgh Dover De
03/24	23.63	POS Purchase Shoprite Of Wl Stanton De
03/24	16.52	POS Purchase Acme Dover De
03/24	7.19	POS Purchase Acme Bear De
03/25	24.99	POS Purchase The Home Depot New Castle De
03/25	16.10	POS Purchase Exxonmobil Newport De
03/28	35.12	POS Purchase Wawa 848 Dover De

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
02/29	855.55	03/10	602.59	03/19	443.22	03/26	1,009.17
03/03	845.55	03/12	566.51	03/20	399.60	03/28	974.05
03/04	814.82	03/14	523.72	03/24	52.26		
03/05	713.77	03/17	462.67	03/25	11.17		

Do you receive a Social Security or SSI check by mail? Here are three good reasons to switch to direct deposit. It's Safer - mailed checks can be lost or stolen; Easier - your funds are deposited to your PNC Bank account electronically; and best of all it's Convenient - your money is available without making a trip to the bank. Enrolling is easy. Stop in at any PNC Bank branch or call us at 1-888-762-2265 6am-12 midnight for more information on how to enroll.

00001485

Free Checking Account Statement  
PNC Bank

For the period 03/29/2008 to 04/29/2008

PAUL E PAVULAK  
NEWPORT DE 19804-2513

Primary account number [REDACTED]

Page 1 of 2

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com. For customer service call 1-888-PNC-BANK between the hours of 6 AM and Midnight ET.

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Write to: Customer Service  
PO Box 609  
Pittsburgh PA 15230-9738  
Visit us at pnc.com

TDD terminal: 1-800-531-1648  
For hearing impaired clients only

### Traveling Outside the United States?

Stop by your local PNC Bank branch to order foreign currency before you go.

- Convenience - carry currency with you for immediate expenses such as taxi fares, tips and meals.
- Avoid delays and save time when you travel.
- Having local currency for your destination will give you added peace of mind.
- Competitive rates and no transaction fees.
- When you return with excess currency, PNC can buy it back for U.S. dollars.

Visit any PNC Bank branch for more information.

Free Checking Account Summary  
Account number [REDACTED]

Paul E Pavulak

Please see the Activity Detail section for additional information.

#### Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
974.05	998.00	847.09	1,124.96
		Average monthly balance	Charges and fees
		480.08	.00

#### Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	1	11
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	2	0

#### Activity Detail

##### Deposits and Other Additions

Date	Amount	Description
04/23	998.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

There was 1 Deposit or Other Addition totaling \$998.00

00001486

## Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 03/29/2008 to 04/29/2008

PAUL E PAVULAK

Primary account number [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

## Banking/Check Card Withdrawals and Purchases

There were 2 Banking Machine withdrawals  
totaling \$400.00

There were 11 Check Card/Bank card PIN  
POS purchases totaling \$417.14

There was 1 other Banking Machine/Check  
Card deductions totaling \$29.95

Date	Amount	Description
03/31	200.00	ATM Withdrawal 505 N Dupont Hihgw Dover De
03/31	74.66	POS Purchase Acme Bear De
04/02	52.48	POS Purchase The Home Depot Newark De
04/03	200.00	ATM Withdrawal 505 N Dupont Hihgw Dover De
04/03	38.67	POS Purchase Exxonmobil Newport De
04/03	20.44	POS Purchase Acme Dover De
04/03	10.19	POS Purchase Exxonmobil Newport De
04/04	19.99	POS Purchase Verizon Wrls 0 Wilmington De
04/04	15.83	POS Purchase Acme Ogletown De
04/07	69.01	POS Purchase Exxonmobil Newport De
04/07	48.86	POS Purchase Acme Dover De
04/07	47.04	POS Purchase Exxonmobil Newport De
04/07	19.97	POS Purchase The Home Depot New Castle De
04/09	29.95	3171 Check Card Purchase Realestate8008047572-V

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
03/29	974.05	04/02	646.91	04/04	341.79	04/09	126.96
03/31	699.39	04/03	377.61	04/07	156.91	04/23	1,124.96

At PNC, we're committed to protecting the environment. That's why your PNC Bank Visa Check Card is made from 100% recycled materials. You can help protect the environment too by reducing the number of checks you write and limiting the amount of driving you do. Just use your card to pay recurring or one-time bills or make purchases from your home computer. Every little bit helps.

Use your PNC Bank Visa® Check Card at ATMs in select McDonald's franchise restaurants across Manhattan and receive a surcharge-free transaction. For locations, visit [pnc.com/locatepnc](http://pnc.com/locatepnc). Member FDIC

00001487

Free Checking Account Statement  
PNC Bank

For the period 04/30/2008 to 05/29/2008

PAUL E PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

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Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service

PO Box 609

Pittsburgh PA 15230-9738

Visit us at pnc.com

TDD terminal: 1-800-531-1648

For hearing impaired clients only

Sometimes bigger dreams require larger loans. With highly competitive rates and low down payments, we can offer more mortgage options and better financing solutions. Whether you're shopping for a new primary residence, a second home, or considering a refinance, we can tailor a jumbo mortgage that fits your big plans perfectly.

For More Information:

- > Visit your local PNC Bank branch
- > Visit pncmortgage.com
- > Call 1-800-778-6678

Free Checking Account Summary  
Account number: [REDACTED]

Paul E Pavulak

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,124.96	998.00	29.95	2,093.01
		Average monthly balance	Charges and fees
		1,168.53	.00

Please see the Activity Detail section for additional information.

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	1	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
05/28	998.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

There was 1 Deposit or Other Addition totaling \$998.00

00001488

## Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 04/30/2008 to 05/29/2008

PAUL E PAVULAK

Primary account number: 5

Page 2 of 2

Account number: continued

## Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
05/07	29.95	3171 Check Card Purchase Realestate8008181154-V

There was 1 other Banking Machine/Check  
Card deductions totaling \$29.95 .

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
04/30	1,124.96	05/07	1,095.01	05/28	2,093.01

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Free Checking Account Statement  
PNC Bank

For the period 05/30/2008 to 06/27/2008

PAUL E PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

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PO Box 609  
Pittsburgh PA 15230-9738  
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#### IMPORTANT INFORMATION ABOUT ATM TRANSACTIONS AND PURCHASES

For your convenience, under certain conditions we may allow you to overdraft your checking or money market account when using your PNC Bank Visa Check Card or PNC Bank Banking Card at PNC Bank ATMs, non-PNC ATMs, and for merchant purchases. At PNC Bank ATMs we can give you the choice to cancel the transaction if it would cause an overdraft. We are not able to provide you this choice when using a non-PNC Bank ATM or when making purchases.

Effective June 22, 2008, if you would prefer not to have overdraft access, call our Telephone Banking service at 1-877-222-5401 between 6 am - 12 midnight, Eastern Time, seven days a week.

If you have called previously to opt-out of overdraft access at non-PNC ATMs, you are automatically excluded from overdraft access for all ATM transactions and purchases and do not need to call again.

For more information, please see our Consumer Schedule of Service Charges and Fees, Other Account Charges and Services and/or Account Agreement for Personal Checking and Savings Accounts, Withdrawals section.

Free Checking Account Summary  
Account number: [REDACTED]

Paul E Pavulak

Please see the Activity Detail section for additional information.

#### Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
2,093.01	998.00	29.95	3,061.06
		Average monthly balance	Charges and fees
		2,172.49	.00

#### Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	1	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

00001490

## Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 05/30/2008 to 06/27/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number: [REDACTED] continued

## Activity Detail

## Deposits and Other Additions

Date	Amount	Description
06/25	998.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

There was 1 Deposit or Other Addition  
totaling \$998.00

## Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
06/05	29.95	3171 Check Card Purchase Real Estat8008047572-V

There was 1 other Banking Machine/Check  
Card deductions totaling \$29.95

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
05/30	2,093.01	06/05	2,063.06	06/25	3,061.06

00001491



Free Checking Account Statement  
PNC Bank

For the period 06/28/2008 to 07/30/2008

PAUL E PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

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### IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Effective September 19, 2008 we will change the way we determine if you have sufficient available funds to pay checks or other withdrawals from your account. Please see the enclosed insert for more details regarding these changes.

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#### Free Checking Account Summary

Account number: [REDACTED]

Paul E Pavulak

#### Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
3,061.06	1,081.94	2,157.60	1,985.40
		Average monthly balance	Charges and fees
		2,434.32	.00

Please see the Activity Detail section for additional information.

#### Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	4	13
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
4	4	0

#### Activity Detail

##### Deposits and Other Additions

Date	Amount	Description
07/21	83.94	Check Card Credit Provisional Credit - R Pittsburgh PA
07/23	998.00	Direct Deposit - Soc Sec
		US Treasury 303 XXXXX4741A

There were 2 Deposits and Other Additions totaling \$1,081.94

00001492

## Free Checking Account Statement

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on pnc.com.

For the period 06/28/2008 to 07/30/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number: [REDACTED] continued

## Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
07/02	26.94	POS Purchase Shoprite Of Wi Stanton De
07/03	24.73	POS Purchase Shoprite Of Wi Stanton De
07/03	10.49	POS Purchase Shoprite Of Wi Stanton De
07/07	400.00	ATM Withdrawal 1515 N Dupont Hgwy New Castle De
07/07	29.95	3171 Check Card Purchase Real Estat8008047572-V
07/08	7.98	POS Purchase Shoprite Of Wi Stanton De
07/09	245.00	3171 Check Card Purchase Fairview Inn
07/09	83.94	3171 Check Card Purchase Yahoo 866-4588744 Ca
07/09	13.16	POS Purchase Giant Food Inc Bear De
07/11	300.00	ATM Withdrawal 1693 Pulaski High Newark De
07/11	14.54	POS Purchase Shoprite Of Wi Stanton De
07/14	28.06	POS Purchase Shoprite Of Wi Stanton De
07/18	18.00	POS Purchase Shoprite Of Wi Stanton De
07/21	25.82	POS Purchase Shoprite Of Wi Stanton De
07/23	88.44	POS Purchase Acme Wilmington De
07/25	6.85	POS Purchase Acme Bear De
07/28	400.00	ATM Withdrawal 1515 N Dupont Hgwy New Castle De
07/28	19.22	POS Purchase Shoprite Of Wi Stanton De
07/28	14.48	POS Purchase Superfresh #70 Wilmington De
07/30	400.00	ATM Withdrawal 4000 N Dupont Hwy New Castle De

There were 4 Banking Machine withdrawals  
totaling \$1,500.00

There were 13 Check Card/Bank card PIN  
POS purchases totaling \$298.71

There were 3 other Banking Machine/Check  
Card deductions totaling \$358.89

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
06/28	3,061.06	07/08	2,560.97	07/18	1,858.27	07/28	2,385.40
07/02	3,034.12	07/09	2,218.87	07/21	1,916.39	07/30	1,985.40
07/03	2,998.90	07/11	1,904.33	07/23	2,825.95		
07/07	2,568.95	07/14	1,876.27	07/25	2,819.10		

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Free Checking Account Statement  
PNC Bank

For the period 07/31/2008 to 08/28/2008

PAUL E PAVULAK  
NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

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Free Checking Account Summary

Account number: [REDACTED]

Paul E Pavulak

Balance Summary

Please see the Activity Detail section for additional information.

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,985.40	998.00	1,768.24	1,215.16
		Average monthly balance	Charges and fees
		1,230.87	1.53

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	5	18
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
2	2	0

Activity Detail

There was 1 Deposit or Other Addition totaling \$998.00

Deposits and Other Additions

Date	Amount	Description
08/27	998.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

00001494

## Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking  
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For the period 07/31/2008 to 08/28/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

## Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
07/31	20.73	POS Purchase Shoprite Of Wi Stanton De
08/01	15.32	POS Purchase Shoprite Of Wi Stanton De
08/04	70.98	POS Purchase Kohl's #0272 Wilmington De
08/04	40.13	POS Purchase Shoprite Of Wi Stanton De
08/04	10.24	POS Purchase Shoprite Of Wi Stanton De
08/06	300.00	ATM Withdrawal 400 N Dupont Pkwy New Castle De
08/07	38.04	POS Purchase Shoprite Of Wi Stanton De
08/08	61.30	8895 Check Card Purchase Rx-Bill4 Com
08/08	6.98	POS Purchase Acme Wilmington De
08/08	1.53	International POS Fee Vis 0806 Ru
08/11	7.33	POS Purchase Shoprite Of Wi Stanton De
08/11	7.00	POS Purchase Shoprite Of Wi Stanton De
08/12	55.99	POS Purchase Shoprite Of Wi Stanton De
08/14	18.33	POS Purchase Shoprite Of Wi Stanton De
08/18	400.00	ATM Withdrawal 1515 N Dupont Hgwy New Castle De
08/18	22.11	POS Purchase Shoprite Of Wi Stanton De
08/18	19.99	POS Purchase National Whole New Castle De
08/19	74.95	8895 Check Card Purchase Cherry Blossom
08/19	52.00	POS Purchase Shoprite Of Wi Stanton De
08/21	47.05	8895 Check Card Purchase Polidoro Italian Grill
08/22	227.00	8895 Check Card Purchase Westernunion Com Money
08/22	5.83	POS Purchase Acme Fairfax De
08/25	227.00	8895 Check Card Purchase Westernunion Com Money
08/26	18.55	POS Purchase Pathmark #593 New Castle De
08/27	3.30	POS Purchase Shoprite Of Wi Stanton De
08/28	16.56	POS Purchase Shoprite Of Wi Stanton De

There were 2 Banking Machine withdrawals  
totaling \$700.00

There were 18 Check Card/Bank card PIN  
POS purchases totaling \$429.41

There were 6 other Banking Machine/Check  
Card deductions totaling \$638.83

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
07/31	1,964.67	08/08	1,420.15	08/19	762.45	08/27	1,231.72
08/01	1,949.35	08/11	1,405.82	08/21	715.40	08/28	1,215.16
08/04	1,828.00	08/12	1,349.83	08/22	482.57		
08/06	1,528.00	08/14	1,331.50	08/25	255.57		
08/07	1,489.96	08/18	889.40	08/26	237.02		

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Free Checking Account Statement  
PNC Bank

For the period 08/29/2008 to 09/29/2008

PAUL E PAVULAK

NEWPORT DE 19804-2513

Primary account number: [REDACTED]

Page 1 of 3

Number of enclosures: 0

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## Important Account Information

Effective September 19, 2008

Due to consolidation within the Federal Reserve Processing Centers, the following routing numbers will be considered local for funds availability: 0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0211, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2211. This means that funds from these checks will be available sooner in most cases. The complete listing of local routing numbers appears below.

Amendment to the Consumer and Business Funds Availability Policies for the PNC Bank Philadelphia, Northeast, PA (Scranton, Wilkes Barre), and Central PA markets (State College & Harrisburg), Delaware, and New Jersey.

The information stated below amends certain information in our Consumer and Business Funds Availability Policies ("Policies"). All other information in our Policies continues to apply to your account. Please review the following information and retain it with your records.

### Identification of Market

Philadelphia, PA: (Philadelphia) PA Counties of:  
Bucks, Chester, Delaware, Montgomery, Philadelphia

Northeast, PA: (Scranton, Wilkes Barre) PA Counties of:  
Carbon, Columbia, Lackawanna, Lehigh, Luzerne, Monroe, Northampton, Pike, Schuylkill, Susquehanna, Wayne

Central PA / Northern Region: (State College) PA Counties of:  
Lycoming, Center, Huntingdon

Central PA Southern & Eastern Regions: (Harrisburg) PA Counties of:  
Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York

Delaware: All Branches

New Jersey: All Branches

Local Routing Numbers:  
0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0210, 0211, 0212, 0213, 0214, 0219, 0310, 0311, 0312, 0313, 0319, 0360, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2210, 2211, 2212, 2213, 2214, 2219, 2310, 2311, 2312, 2313, 2319, 2360

If you have any further questions about our Funds Availability Policy, please contact your local branch office or call our toll-free customer service line at 1-888-PNC-Bank between the hours of 6 am - 12 midnight Eastern Time, 7 days a week.

00001496



## Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking  
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For the period 08/29/2008 to 09/29/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 3

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## Free Checking Account Summary

Account number: [REDACTED]

Paul E Pavulak

## Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,215.16	2,397.21	2,198.41	1,413.96
		Average monthly balance	Charges and fees
		606.41	95.01

Please see the Activity Detail section for additional information.

## Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	23	4
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
1	1	0

## Activity Detail

## Deposits and Other Additions

Date	Amount	Description
09/02	5.00	Check Card Rebate
09/08	245.86	Deposit Reference No 026133981
09/17	300.00	Deposit Reference No 021499906
09/22	448.35	Deposit Reference No 022849933
09/24	998.00	Direct Deposit - Soc Sec
		US Treasury 303 XXXXX4741A
09/24	400.00	Deposit Reference No 023066001

There were 6 Deposits and Other Additions totaling \$2,397.21

## Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
09/02	400.00	ATM Withdrawal 1515 N Dupont Hwy New Castle De
09/02	314.00	8895 Check Card Purchase Xoom Corporation
09/02	108.00	8895 Check Card Purchase Xoom Corporation
09/02	28.50	8895 Check Card Purchase Xoom Corporation
09/02	11.84	POS Purchase Shoprite Of Wi Stanton De
09/03	50.00	8895 Check Card Purchase Ccbilleu Com +18885969
09/03	28.50	8895 Check Card Purchase Xoom Corporation
09/03	1.25	International POS Fee Vis 0901 Mh
09/05	55.50	8895 Check Card Purchase Xoom Corporation
09/08	108.00	8895 Check Card Purchase Xoom Corporation
09/11	118.00	8895 Check Card Purchase Xoom Corporation
09/11	28.50	8895 Check Card Purchase Xoom Corporation
09/11	8.52	POS Purchase Shoprite Of Wi Stanton De
09/15	118.00	8895 Check Card Purchase Xoom Corporation
09/15	108.00	8895 Check Card Purchase Xoom Corporation
09/15	5.00	8895 Check Card Purchase Jajah Com Randers Lu
09/15	.13	International POS Fee Vis 0908 Lu
09/16	55.50	8895 Check Card Purchase Xoom Corporation
09/19	25.00	8895 Check Card Purchase Www Jajah Com
09/19	.63	International POS Fee Vis 0914 Lu

There was 1 Banking Machine Withdrawal totaling \$400.00

There were 4 Check Card/Bank card PIN POS purchases totaling \$91.40

There were 26 other Banking Machine/Check Card deductions totaling \$1,614.01

Banking/Check Card Withdrawals and Purchases continued on next page

00001497

## Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking  
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For the period 08/29/2008 to 09/29/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 3 of 3

Account number [REDACTED] continued

Banking/Check Card Withdrawals and Purchases - continued

Date	Amount	Description
09/22	38.66	POS Purchase Shoprite Of Wi Stanton De
09/22	28.50	8895 Check Card Purchase Xoom Corporation
09/22	28.50	8895 Check Card Purchase Xoom Corporation
09/23	102.00	8895 Check Card Purchase Xoom Corporation
09/25	28.50	8895 Check Card Purchase Xoom Corporation
09/26	28.50	8895 Check Card Purchase Xoom Corporation
09/26	28.50	8895 Check Card Purchase Xoom Corporation
09/29	160.00	8895 Check Card Purchase Xoom Corporation
09/29	32.38	POS Purchase Shoprite Of Wi Stanton De
09/29	28.50	8895 Check Card Purchase Xoom Corporation
09/29	28.50	8895 Check Card Purchase Xoom Corporation

Other Deductions

There were 3 Other Deductions totaling  
\$93.00

Date	Amount	Description
09/16	31.00	NSF/Unavail Paid Item Fee
09/16	31.00	NSF/Unavail Paid Item Fee
09/17	31.00	NSF/Unavail Paid Item Fee

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
08/29	1,215.16	09/08	360.43	09/17	125.78	09/24	1,748.84
09/02	357.82	09/11	205.41	09/19	100.15	09/25	1,720.34
09/03	278.07	09/15	25.72	09/22	452.84	09/26	1,663.34
09/05	222.57	09/16	143.22	09/23	350.84	09/29	1,413.96

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Free Checking Account Statement  
PNC Bank

For the period 09/30/2008 to 10/30/2008

PAUL E PAVULAK

NEW CASTLE DE 19720-4106

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

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Paul E Pavulak

# Free Checking Account Summary

Account number: [REDACTED]

Please see the Activity Detail section for additional information.

## Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,413.96	1,939.80	1,549.48	1,804.28
		Average monthly balance	Charges and fees
		1,603.76	.63

## Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	18	7
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
3	3	0

## Activity Detail

### Deposits and Other Additions

Date	Amount	Description
09/30	220.00	Deposit Reference No 023568451
10/15	555.06	Deposit Reference No 022205733
10/16	350.00	Deposit Reference No 021676751
10/20	514.74	Deposit Reference No 023562027
10/27	300.00	Deposit Reference No 022766487

There were 5 Deposits and Other Additions totaling \$1,939.80

### Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
09/30	28.50	8895 Check Card Purchase Xoom Corporation
10/01	28.50	8895 Check Card Purchase Xoom Corporation
10/06	212.00	8895 Check Card Purchase Xoom Corporation
10/06	34.50	8895 Check Card Purchase Xoom Corporation
10/06	28.50	8895 Check Card Purchase Xoom Corporation
10/06	28.50	8895 Check Card Purchase Xoom Corporation
10/06	11.37	POS Purchase Shoprite Of Wi Stanton De
10/07	35.49	POS Purchase Pathmark #593 New Castle De

There were 3 Banking Machine withdrawals totaling \$450.00

There were 7 Check Card/Bank card PIN POS purchases totaling \$206.35

There were 19 other Banking Machine/Check Card deductions totaling \$893.13

Banking/Check Card Withdrawals and Purchases continued on next page

00001499



## Free Checking Account Statement

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For the period 09/30/2008 to 10/30/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number: [REDACTED] continued

- continued

## Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
10/08	44.50	8895 Check Card Purchase Xoom Corporation
10/08	10.90	POS Purchase Pathmark #593 New Castle De
10/14	35.00	8895 Check Card Purchase Hooters-New Castle
10/14	34.50	8895 Check Card Purchase Xoom Corporation
10/14	28.50	8895 Check Card Purchase Xoom Corporation
10/14	28.50	8895 Check Card Purchase Xoom Corporation
10/14	25.00	8895 Check Card Purchase Www Jajah Com
10/14	.63	International POS Fee Vis 1008 Lu
10/15	108.00	8895 Check Card Purchase Xoom Corporation
10/15	20.12	POS Purchase Pathmark #593 New Castle De
10/20	200.00	ATM Withdrawal 1100 Pulaski High Bear De
10/20	28.50	8895 Check Card Purchase Xoom Corporation
10/21	28.50	8895 Check Card Purchase Xoom Corporation
10/21	28.50	8895 Check Card Purchase Xoom Corporation
10/23	108.00	8895 Check Card Purchase Xoom Corporation
10/24	85.82	POS Purchase Pathmark #593 New Castle De
10/27	100.00	ATM Withdrawal 2203 Kirkwood High Wilmington De
10/27	38.86	POS Purchase Shoprite Of Wi Stanton De
10/27	34.50	8895 Check Card Purchase Xoom Corporation
10/27	3.79	POS Purchase Shoprite Of Wi Stanton De
10/29	150.00	ATM Withdrawal 4601 Stanton-Ogle Newark De

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
09/30	1,605.46	10/08	1,171.20	10/20	2,082.25	10/27	1,954.28
10/01	1,576.96	10/14	1,019.07	10/21	2,025.25	10/29	1,804.28
10/06	1,262.09	10/15	1,446.01	10/23	1,917.25		
10/07	1,226.60	10/16	1,796.01	10/24	1,831.43		

Seniors - don't forget, PNC Mortgage, LLC offers Reverse Mortgages. Stop by or call your local branch to speak to a Reverse Mortgage Specialist.

Borrower must be at least 62 years of age. All first mortgage products are offered and provided by PNC Mortgage, LLC which may arrange loans with third party providers. PNC Mortgage, LLC may not be available in your area. (c)2008 PNC Mortgage, LLC. All rights reserved.

## OVERDRAFT PROTECTION for your PNC Bank checking account

If you haven't already done so, stop into your local PNC Bank branch today to open and enroll your PNC Bank Select Rewards Visa Platinum Card. What could be better than the safety and comfort of knowing you're protected?

Free Checking Account Statement  
PNC Bank

For the period 10/31/2008 to 11/26/2008

PAUL E PAVULAK

NEW CASTLE DE 19720-4106

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com. For customer service call 1-888-PNC-BANK between the hours of 6 AM and Midnight ET.

Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service  
PO Box 609  
Pittsburgh PA 15230-9738  
Visit us at pnc.com

TDD terminal: 1-800-531-1648  
For hearing impaired clients only

**Important information on FDIC Deposit Insurance Coverage:**

The FDIC announced a temporary deposit insurance coverage increase from \$100,000 to \$250,000, per depositor, through 12/31/09.

Also, any person, charity or non-profit may be named as a beneficiary on a payable on death or living trust account. This is a permanent change. To learn more, stop by any branch or go to pnc.com or www.fdic.gov

**Free Checking Account Summary**

Account number: [REDACTED]

Paul E Pavulak

**Balance Summary**

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,804.28	1,590.90	1,240.43	2,154.75
		Average monthly balance	Charges and fees
		2,014.14	1.25

Please see the Activity Detail section for additional information.

**Transaction Summary**

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	16	10
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
1	1	0

There were 6 Deposits and Other Additions totaling \$1,590.90

**Activity Detail**

**Deposits and Other Additions**

Date	Amount	Description
11/04	496.00	Deposit Reference No 022256424
11/12	398.25	Deposit Reference No 022630163
11/18	333.46	Deposit Reference No 026673086
11/21	.13	Direct Deposit - Verifybank Paypal XXXXXX2277N3Ky
11/21	.09	Direct Deposit - Verifybank Paypal XXXXXX2277N3Ky
11/26	362.97	Deposit Reference No 022363012

00001501

## Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 10/31/2008 to 11/26/2008

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

## Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
10/31	50.00	8895 Check Card Purchase Www Jajah Com
10/31	1.25	International POS Fee Vis 1026 Lu
11/03	50.40	POS Purchase Shoprite Of Wi Stanton De
11/03	28.50	8895 Check Card Purchase Xoom Corporation
11/03	28.50	8895 Check Card Purchase Xoom Corporation
11/03	18.26	POS Purchase Pathmark #593 New Castle De
11/04	28.50	8895 Check Card Purchase Xoom Corporation
11/04	18.00	8895 Check Card Purchase Hooters-New Castle
11/05	32.77	POS Purchase Pathmark #593 New Castle De
11/07	28.50	8895 Check Card Purchase Xoom Corporation
11/10	39.94	POS Purchase Shoprite Of Wi Stanton De
11/10	34.50	8895 Check Card Purchase Xoom Corporation
11/10	33.46	8895 Check Card Purchase Hooters-New Castle
11/10	28.50	8895 Check Card Purchase Xoom Corporation
11/10	24.48	8895 Check Card Purchase Hooters-New Castle
11/12	100.00	ATM Withdrawal Airport & Churelun New Castle De
11/12	39.98	POS Purchase Shoprite Of Wi Stanton De
11/12	28.50	8895 Check Card Purchase Xoom Corporation
11/12	25.94	POS Purchase Shoprite Of Wi Stanton De
11/14	35.13	POS Purchase Shoprite Of Wi Stanton De
11/17	34.50	8895 Check Card Purchase Xoom Corporation
11/18	42.39	POS Purchase Pathmark #593 New Castle De
11/18	28.50	8895 Check Card Purchase Xoom Corporation
11/21	22.05	POS Purchase Acme Bear De
11/24	222.00	8895 Check Card Purchase Xoom Corporation
11/24	73.38	POS Purchase Pathmark #593 New Castle De
11/24	34.50	8895 Check Card Purchase Xoom Corporation
11/26	108.00	8895 Check Card Purchase Xoom Corporation

There was 1 Banking Machine Withdrawal  
totaling \$100.00

There were 10 Check Card/Bank card PIN  
POS purchases totaling \$380.24

There were 17 other Banking Machine/Check  
Card deductions totaling \$760.19

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
10/31	1,753.03	11/07	2,015.60	11/17	1,988.92	11/26	2,154.75
11/03	1,627.37	11/10	1,854.72	11/18	2,251.49		
11/04	2,076.87	11/12	2,058.55	11/21	2,229.66		
11/05	2,044.10	11/14	2,023.42	11/24	1,899.78		

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Borrower must be at least 62 years of age. All first mortgage products are offered and provided by PNC Mortgage, LLC which may arrange loans with third party providers. PNC Mortgage, LLC may not be available in your area. (c)2008 PNC Mortgage, LLC. All rights reserved.

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Free Checking Account Statement  
PNC Bank

For the period 11/27/2008 to 12/30/2008

PAUL E PAVULAK

NEW CASTLE DE 19720-4106

Primary account number: [REDACTED]

Page 1 of 2

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at [pnc.com](http://pnc.com). For customer service call 1-888-PNC-BANK between the hours of 6 AM and Midnight ET.

Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service  
PO Box 609  
Pittsburgh PA 15230-9738  
Visit us at [pnc.com](http://pnc.com)

TDD terminal: 1-800-531-1648  
For hearing impaired clients only

Did you know that every purchase made with your PNC Bank Visa Credit or Check Card through the end of the year could mean a chance for you to help yourself and Sesame Workshop? Get a lot - and give a lot with PNC. Visit [pnc.com/visasweeps](http://pnc.com/visasweeps) for promotional details.

Did you know it is possible to have significantly more than \$250,000 in deposits at PNC Bank FDIC insured? Stop in any branch to review your account or call 800-PNC-BANK. Or go to PNC.com or <http://www.fdic.gov/edie/> for more information.

Free Checking Account Summary  
Account number [REDACTED]

Paul E Pavulak

Please see the Activity Detail section for additional information.

#### Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
2,154.75	1,877.65	2,429.74	1,602.66
		Average monthly balance	Charges and fees
		2,283.15	.00

#### Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
1	7	2
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
4	4	0

#### Activity Detail

##### Deposits and Other Additions

Date	Amount	Description
11/28	922.15	Direct Deposit - Transfer Paypal 522223Gj63V8W
12/04	945.00	Deposit Reference No 021372234
12/30	10.50	ATM Transaction Fee Reimbursement

There were 3 Deposits and Other Additions totaling \$1,877.65

00001503

## Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 11/27/2008 to 12/30/2008

PAUL E PAVULAK

Primary account number [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

## Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
11/28	108.00	8895 Check Card Purchase Xoom Corporation
11/28	23.97	POS Purchase Pathmark #593 New Castle De
12/01	34.50	8895 Check Card Purchase Xoom Corporation
12/01	28.50	8895 Check Card Purchase Xoom Corporation
12/04	28.50	8895 Check Card Purchase Xoom Corporation
12/04	6.31	POS Purchase Pathmark #593 New Castle De
12/08	400.00	ATM Withdrawal 1515 N Dupont Hgwy New Castle De
12/08	108.00	8895 Check Card Purchase Xoom Corporation
12/08	28.50	8895 Check Card Purchase Xoom Corporation
12/09	108.00	8895 Check Card Purchase Xoom Corporation
12/26	210.07	ATM Withdrawal 000000000000000000 Cebu Mgo1
12/26	105.04	ATM Withdrawal 000000000000000000 Cebu_capitol
12/26	3.50	Intl ATM Withdrawal Fee
12/26	3.50	Intl ATM Withdrawal Fee
12/29	210.07	ATM Withdrawal 000000000000000000 Cebu Mgo1
12/29	3.50	Intl ATM Withdrawal Fee

There were 4 Banking Machine withdrawals  
totaling \$925.18 .

There were 2 Check Card/Bank card PIN POS  
purchases totaling \$30.28 .

There were 10 other Banking Machine/Check  
Card deductions totaling \$454.50 .

## Online and Electronic Banking Deductions

Date	Amount	Description
11/28	9.98	Web Pmt Single - Echeck Paypal 522223Gkj6Yqc
11/28	9.80	Web Pmt Single - Echeck Paypal 522223Gj6Tjc2

There were 2 Online or Electronic Banking  
Deductions totaling \$19.78 .

## Other Deductions

Date	Amount	Description
12/04	1,000.00	Withdrawal Tel 0800033504 0050

There was 1 Other Deduction totaling  
\$1,000.00 .

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
11/27	2,154.75	12/04	2,772.34	12/26	1,805.73
11/28	2,925.15	12/08	2,235.84	12/29	1,592.16
12/01	2,862.15	12/09	2,127.84	12/30	1,602.66

Take control with your PNC Bank Visa® Check Card. Use your card to pay your bills automatically - set payment schedules, amounts, even the number of bills you want to pay. The funds come right from your checking account and the payments are listed on your monthly statement. Learn more at pnc.com/paybycard.

00001504

Free Checking Account Statement  
PNC Bank

For the period 12/31/2008 to 01/29/2009

PAUL E PAVULAK

NEW CASTLE DE 19720-4106

Primary account number [REDACTED]

Page 1 of 2

Number of enclosures: 0

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Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

Write to: Customer Service  
PO Box 609  
Pittsburgh PA 15230-9738  
Visit us at pnc.com

TDD terminal: 1-800-531-1648  
For hearing impaired clients only

Free Checking Account Summary  
Account number: [REDACTED]

Paul E Pavulak

Please see the Activity Detail section for additional information.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
1,602.66	1,085.95	1,609.48	1,079.13
		Average monthly balance	Charges and fees
		326.23	28.00

Transaction Summary

Checks paid/withdrawals	Check Card POS signed transactions	Check Card/Bankcard POS PIN transactions
0	0	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
8	8	0

Activity Detail

Deposits and Other Additions

Date	Amount	Description
01/12	29.95	Check Card Final CR 490039313171
01/28	1,056.00	Direct Deposit - Soc Sec US Treasury 303 XXXXX4741A

There were 2 Deposits and Other Additions totaling \$1,085.95

Banking/Check Card Withdrawals and Purchases

Date	Amount	Description
12/31	210.07	ATM Withdrawal 000000000000000000 Cebu Mango2
12/31	3.50	Intl ATM Withdrawal Fee
01/02	210.07	ATM Withdrawal 000000000000000000 Cebu Mgo1
01/02	210.07	ATM Withdrawal 000000000000000000 Bac Main
01/02	3.50	Intl ATM Withdrawal Fee
01/02	3.50	Intl ATM Withdrawal Fee
01/05	210.07	ATM Withdrawal 000000000000000000 Bac Main
01/05	210.07	ATM Withdrawal 000000000000000000 Sm Cebu 2
01/05	210.07	ATM Withdrawal 000000000000000000 Cebu Mgo1
01/05	3.50	Intl ATM Withdrawal Fee

There were 8 Banking Machine withdrawals totaling \$1,581.48

There were 8 other Banking Machine/Check Card deductions totaling \$28.00

Banking/Check Card Withdrawals and Purchases continued on next page

00001505



## Free Checking Account Statement

For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 12/31/2008 to 01/29/2009

PAUL E PAVULAK

Primary account number: [REDACTED]

Page 2 of 2

Account number [REDACTED] continued

- continued

Banking/Check Card Withdrawals and Purchases		
Date	Amount	Description
01/05	3.50	Intl ATM Withdrawal Fee
01/05	3.50	Intl ATM Withdrawal Fee
01/09	214.51	ATM Withdrawal 000000000000000000 Cebu Mango2
01/09	3.50	Intl ATM Withdrawal Fee
01/12	106.55	ATM Withdrawal 000000000000000000 Cebu Mango3
01/12	3.50	Intl ATM Withdrawal Fee

Daily Balance Detail		
Date	Balance	Date
12/31	1,389.09	01/05
01/02	961.95	01/09
		Balance
		01/12
		01/28
		Balance
		23.13
		1,079.13

PNC presents the 2009 Philadelphia Flower Show, March 1-8, at the Pennsylvania Convention Center. Tickets for the Show can be purchased at select PNC branches. For more information and to locate a branch near you visit [pnc.com/flowershow](http://pnc.com/flowershow).

### Important Account Information

#### Amendment to the Consumer Schedule of Service Charges and Fees

The information stated below amends certain information in our Consumer Schedule of Service Charges and Fees. All other information in the schedule continues to apply to your account. Please review the following information and retain it with your records.

Effective March 6, 2009

#### Other Account Charges and Services

##### Continuous Overdraft Charge

\$7 assessed each day your account remains overdrawn for a period greater than 4 consecutive calendar days, up to a maximum of \$35. This charge is in addition to any insufficient/unavailable fund fees assessed.

#### Wire Transfers

##### Domestic Wires

\$25 per outgoing wire (no minimum wire amount).  
Additional \$15 fee for Telephone Customer Service Representative assisted wire.  
\$15 per incoming wire (no minimum wire amount).  
No charge for Performance Select Checking and Complete Plan.

##### International Wires

\$45 per outgoing wire (\$100 USD minimum wire amount).  
Additional \$15 fee for Telephone Customer Service Representative assisted wire. No charge for Performance Select Checking and Complete Plan.  
\$15 per incoming wire (no minimum wire amount).  
\$15 per tracer.  
\$5 per incoming wire telephone notification.

00001506

## **Exhibit # 114**



**6.03% APR\***

500085

(We printed this big because we know it matters to you.)

APR is obviously a very important factor when looking for a Fixed-Rate Home Loan, and most of your options will have a similar rate. But here are some of the ways that Capital One® Home Loans takes out the hassle:

- Customized loan amounts from \$20,000 to \$500,000
- Guaranteed **FIXED** payments
- No-hassle loan process

No Hassles From Call To Close. Your Personal Home Loan Consultant Will Handle Everything.

Call toll free 1-800-760-2493

Mon.-Fri. 8am-8pm; Sat. 10am-1pm EST

or visit [www.capitalonehomeloans.com](http://www.capitalonehomeloans.com)

Reservation Number: 5018 051 352 1985



\* Advertised annual percentage rate is effective as of 11/12/2007 and subject to change at any time. APR is based on good credit history, \$200,000 loan amount, 80% combined loan-to-value ratio and a 30-year fixed-rate first-lien mortgage. Monthly payment for this example is \$1,203. Additional terms and restrictions apply. Capital One is an Equal Housing Lender. See reverse for additional important information.

Home Equity Loans | Mortgages | Refinancing | Debt Consolidation

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$24.05-	\$0.00	\$0.00	\$1,431.78	\$1,407.73	\$42.00	Feb. 22, 2008

Dec. 28, 2007— Jan. 28, 2008

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

**Virta Platinum Account**

Your Account Information

TOTAL CREDIT LINE

TOTAL AVAILABLE CREDIT

CREDIT LINE FOR CASH

AVAILABLE CREDIT FOR CASH

## Payments, Credits &amp; Adjustments

Transactions		
1	31 DEC	FIRST STATE INN DOVER DE \$285.00
2	04 JAN	DE \$117.00
3	07 JAN	FIRST STATE INN DOVER DE \$285.00
4		\$275.00
5	13 JAN	FIRST STATE INN DOVER DE \$285.00
6	21 JAN	THE DOVER INN DOVER DE \$275.00
7	21 JAN	ARRIVE: 01/19/08

Finance Charges	(Please see reverse for important information)			
	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.039189%	14.30%	\$0.00
Cash	\$0.00	0.053129%	19.39%	\$0.00
ANNUAL PERCENTAGE RATE applied this period:				0.00%

Capital One Home Loans offers a variety of no hassle home loan products, including first mortgages, refinance and debt consolidation loans, as well as home equity loans and lines of credit. Our team of experienced professionals understands that your situation is unique so your loan solution should be too. You'll have the one-on-one attention of the same personal loan consultant from call to close. Visit [www.capitalonehomeloans.com](http://www.capitalonehomeloans.com) for more information. Capital One is an Equal Housing Lender.

At Your Service 1-800-903-3637  
To call Customer Relations or to report a lost or stolen card:

Send payments to:  
Capital One Bank □ P.O. Box 70884 □ Charlotte, NC 28272-0884

Send inquiries to:  
Capital One □ P.O. Box 30285 □ Salt Lake City, UT 84130-0285

Have a question about a charge on your statement?  
Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/disputes](http://www.capitalone.com/disputes)

6056

506

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE

0 4388642515153552 27 1407731902710042000

Capital One what's in your wallet?

New Balance Minimum Payment Due Date

\$1,407.73

\$42.00

Feb. 22, 2008

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Capital One Bank  
P.O. Box 70884  
Charlotte, NC 28272-0884  
□2827208848470

□4053D

890030707172278658 MAIL ID NUMBER

□080819403629D

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

@

GOVERNMENT  
EXHIBIT  
114A

Please write your account number on your check or money order made payable to Capital One Bank and mail with this coupon in the enclosed envelope.

500183

**APRs as low as 6.03%\* and a loan process as easy as...**

- 1** ✓ **Apply**  
Get started by calling us toll free, or visiting us online.
- 2** ✓ **Get a quick decision**  
You'll know if you've been approved in minutes.
- 3** ✓ **Next-day delivery**  
Upon approval, all your paperwork is prepared and delivered to your door via next-day air.

No Hassles From Call To Close. Your Personal Home Loan Consultant Will Handle Everything.

Call toll free 1-800-760-2607

Or visit [www.capitalonehomeloans.com](http://www.capitalonehomeloans.com)

Mon-Fri. 8am-8pm; Sat 10am-1pm EST

Reservation Number: 5028 061 114 1583



\* Advertised annual percentage rate is effective as of 12/11/2007 and subject to change at any time. APR is based on a good credit history, \$200,000 loan amount, 80% combined loan-to-value ratio and a 30-year fixed-rate first-lien mortgage. Monthly payment for this example is \$1,203. Additional terms and restrictions apply. Capital One is an Equal Housing Lender. See reverse for additional important information.

Home Equity Loans | Mortgages | Refinancing | Debt Consolidation

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$1,407.73	\$1,407.73	\$0.00	\$1,888.85	\$1,888.85	\$56.00	Mar. 24, 2008

Jan. 28, 2008 — Feb. 27, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL CREDIT LINE  
TOTAL AVAILABLE CREDIT  
CREDIT LINE FOR CASH  
AVAILABLE CREDIT FOR CASH \$

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.039189%	14.30%	\$0.00
Cash	\$0.00	0.053124%	19.39%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%

Payments, Credits &amp; Adjustments

1	22 FEB		\$1,407.73
2	28 JAN	THE DOVER INN DOVER DE ARRIVE: 01/25/08	\$275.00
3	29 JAN		
4	01 FEB		
5	04 FEB	THE DOVER INN DOVER DE ARRIVE: 01/29/08	\$550.00
6	10 FEB		
7	17 FEB		
8	18 FEB	THE DOVER INN DOVER DE ARRIVE: 02/15/08	\$275.00
9	22 FEB		
10	24 FEB		
11	25 FEB	THE DOVER INN DOVER DE ARRIVE: 02/22/08	\$275.00



At Your Service 1-800-903-3637

To call Customer Relations or to report a lost or stolen card



Send payments to:

Capital One Bank P.O. Box 70884 Charlotte, NC 28272-0884



Send Inquiries to:

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285



Have a question about a charge on your statement?

Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/billrights](http://www.capitalone.com/billrights)

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PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE.

0 4388642515153552 27

1888851407730056005

Capital One

what's in your wallet?

New Balance	Minimum Payment	Due Date
\$1,888.85	\$56.00	Mar. 24, 2008

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Capital One Bank  
P.O. Box 70884  
Charlotte, NC 28272-0884

\*282720884847\*

\*4084\*

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

@

#0005928217272864# MAIL ID NUMBER

\*060819403629\*

Please write your account number on your check or money order made payable to Capital One Bank and mail with this coupon in the enclosed envelope.



## Keep your Finances Fit

- Know your credit limit and the amount of credit available for your use.
- Maintain a good credit history...it affects more areas of your life than just your ability to get a credit card.
- Use a budget to help you see what you can afford to buy now and to help you save for the future.
- Understand that the cost of credit includes fees as well as interest.
- Request a copy of your credit report from a credit reporting bureau regularly.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$1,888.85	\$1,888.85	\$0.00	\$1,635.77	\$1,635.77	\$49.00	Apr. 21, 2008

Feb. 28, 2008 — Mar. 27, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

### Visa Platinum Account

#### Your Account Information

TOTAL CREDIT LINE  
TOTAL AVAILABLE CREDIT  
CREDIT LINE FOR CASH  
AVAILABLE CREDIT FOR CASH

#### Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.03918%	14.30%	\$0.00
Cash	\$0.00	0.05312%	19.39%	\$0.00
ANNUAL PERCENTAGE RATE applied this period: 0.00%				

#### Payments, Credits & Adjustments

Transactions	
1 21 MAR PA	
2 01 MAR PA	
3 04 MAR THE DOVER INN DOVER DE	\$275.00
ARRIVE: 02/29/08	
4 10 MAR THE DOVER INN DOVER DE	\$275.00
ARRIVE: 01/07/08	
5 10 MAR	
6 16 MAR	
7 17 MAR THE DOVER INN DOVER DE	\$275.00
ARRIVE: 03/14/08	
8 24 MAR THE DOVER INN DOVER DE	\$275.00
ARRIVE: 03/21/08	



At Your Service 1-800-903-3637

To call Customer Relations or to report a lost or stolen card



Send payments to:

Capital One Bk(USA), NA P.O. Box 70884 Charlotte, NC 28272-0884



Send inquiries to:

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285



Have a question about a charge on your statement?

Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/disputes](http://www.capitalone.com/disputes)

Whether you're in the market for a home equity loan or you're interested in refinancing, Capital One will find a home loan solution to fit your needs. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit [www.capitalonehome loans.com](http://www.capitalonehome loans.com) for more information.

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE.

0 4388642515153552 27

1635771888850049005



what's in your wallet?

New Balance	Minimum Payment	Due Date
\$1,635.77	\$49.00	Apr. 21, 2008

PLEASE PAY AT LEAST  
THIS AMOUNT

Amount Enclosed

Capital One Bk(USA), NA  
P.O. Box 70884  
Charlotte, NC 28272-0884

\*282720884847\*

\*4112\*

Ac

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

#9008878712723863 MAIL TO NUMBER

\*080819403629\*

Please write your account number on your check or money order made payable to Capital One Bk(USA), NA and mail with this coupon in the enclosed envelope.

500016

**PSSST...****Capital One® does credit cards—and then some!**Need a car? A savings account? A loan? Braces or glasses?  
Capital One can handle it all. Hassle free!Visit [capitalone.com](http://capitalone.com) for a complete list of services and  
to manage your account online.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$1,635.77	\$1,850.77	\$0.00	\$648.97	\$433.97	\$15.00	May. 23, 2008

Mar. 26, 2008 — Apr. 26, 2008

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL CREDIT LINE  
TOTAL AVAILABLE CREDIT  
CREDIT LINE FOR CASH  
AVAILABLE CREDIT FOR CASH

Finance Charges (Please see reverse for important information)

	Balance rate	Periodic rate	Corresponding rate	FINANCE CHARGE
Purchases	\$0.00	0.033019%	12.05%	\$0.00
Cash	\$0.00	0.046969%	17.14%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%

## Payments, Credits &amp; Adjustments

1	09 APR	THE DOVER INN DOVER DE	\$215.00
2	21		

## Transactions

3	30 MAR	THE DOVER INN DOVER DE	\$275.00
		ARRIVE: 03/28/08	
4	06 APR	THE DOVER INN DOVER DE	\$275.00
		ARRIVE: 04/04/08	
5	09 APR		
6	09 APR		
7	09 APR		
8	18 APR		
9	26 APR		

Whether you're in the market for a home equity loan or you're interested in refinancing, Capital One will find a home loan solution to fit your needs. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit [www.capitalonehome.com](http://www.capitalonehome.com) for more information.

At Your Service 1-800-903-3637

To call Customer Relations or to report a lost or stolen card



Send payments to:

Capital One Bk(USA), NA P.O. Box 70884 □ Charlotte, NC 28272-0884



Send inquiries to:

Capital One P.O. Box 30285 □ Salt Lake City, UT 84130-0285



Have a question about a charge on your statement?

Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/disputes](http://www.capitalone.com/disputes)PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE.

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Capital One®

what's in your wallet?

New Balance

\$433.97

Minimum Payment

\$15.00

Due Date

May. 23, 2008

PLEASE PAY AT LEAST  
THIS AMOUNT

Amount Enclosed

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

@

0001202801972214583345 ID NUMBER

SIC

\*080819403629\*

Capital One Bk(USA), NA  
P.O. Box 70884  
Charlotte, NC 28272-0884

\*4144\*

\*28272088447\*

Please write your account number on your check or money order made payable to Capital One Bk(USA), NA and mail with this coupon in the enclosed envelope.



500023



## Spread too thin?

Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.

Ready to transfer? See reverse to learn how.  
Call 1-877-476-7939.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$433.97	\$433.97	\$0.00	\$53.66	\$53.66	\$15.00	Jun. 21, 2008

Apr. 29, 2008 — May. 27, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Your Account Information  
TOTAL REVOLVING CREDIT LINE  
TOTAL AVAILABLE  
REVOLVING CREDIT  
CREDIT LINE FOR CASH  
AVAILABLE CREDIT FOR CASH

### Payments, Credits & Adjustments

### Transactions

2 10 MAY THE HOME EQUITY LOAN... \$36.31

Whether you're in the market for a home equity loan or you're interested in refinancing, Capital One will find a home loan solution to fit your needs. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit [www.capitalonehomeloans.com](http://www.capitalonehomeloans.com) for more information.

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.033019%	12.05%	\$0.00
Cash	\$0.00	0.046969%	17.14%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%

At Your Service 1-800-903-3637  
To call Customer Relations or to report a lost or stolen card

Send payments to:  
Capital One Bk(USA), NA P.O. Box 70884 Charlotte, NC 28272-0884

Send Inquiries to:  
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Have a question about a charge on your statement?  
Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/dispute](http://www.capitalone.com/dispute)

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE.

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Capital One® what's in your wallet?

New Balance	Minimum Payment	Due Date
\$53.66	\$15.00	Jun. 21, 2008

PLEASE PAY AT LEAST  
THIS AMOUNT

Amount Enclosed

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

@

#9014978212322863// MAIL ID NUMBER

Capital One Bk(USA), NA  
P.O. Box 70884  
Charlotte, NC 28272-0884

\*4173\*

\*080819403629\*

\*282720884847\*

Please write your account number on your check or money order made payable to Capital One Bk(USA), NA and mail with this coupon in the enclosed envelope.

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## Spread too thin?

Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.

Ready to transfer? See reverse to learn how.  
Call 1-877-476-7939.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$53.66	\$53.66	\$0.00	\$17.35	\$17.35	\$15.00	Jul. 22, 2008

May. 28, 2008 — Jun. 27, 2008

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

### Visa Platinum Account

#### Your Account Information

TOTAL REVOLVING CREDIT LINE  
TOTAL AVAILABLE  
REVOLVING CREDIT  
CREDIT LINE FOR CASH  
AVAILABLE CREDIT FOR CASH

#### Payments, Credits & Adjustments

1 [REDACTED]

#### Transactions

2 16 JUN [REDACTED]

Whether you're in the market for a home equity loan or you're interested in refinancing, Capital One will find a home loan solution to fit your needs. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit [www.capitalonehome loans.com](http://www.capitalonehome loans.com) for more information.

#### Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.033019%	12.05%	\$0.00
Cash	\$0.00	0.046969%	17.14%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%



At Your Service 1-800-903-3637

To call Customer Relations or to report a lost or stolen card



Send payments to:

Capital One Bk(USA), NA P.O. Box 70884 □ Charlotte, NC 28272-0884



Send Inquiries to:

Capital One □ P.O. Box 30285 □ Salt Lake City, UT 84130-0285



Have a question about a charge on your statement?

Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/discuss](http://www.capitalone.com/discuss)PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE.

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Capital One® what's in your wallet?

New Balance	Minimum Payment	Due Date
\$17.35	\$15.00	Jul. 22, 2008

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

@

⑆3018078717727868⑆ MAIL ID NUMBER

⑆080819403629⑆

Capital One Bk(USA), NA  
P.O. Box 70884  
Charlotte, NC 28272-0884

\*4204\*

\*282720884847\*

Please write your account number on your check or money order made payable to Capital One Bk(USA), NA and mail with this coupon in the enclosed envelope.

500023



## Spread too thin?

Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.

Ready to transfer? See reverse to learn how.  
Call 1-877-476-7939.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$17.35	\$40.01	\$0.00	\$1,545.35	\$1,522.69	\$45.00	Aug. 22, 2008

Jun. 28, 2008 — Jul. 28, 2008

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL REVOLVING CREDIT LINE \$

TOTAL AVAILABLE REVOLVING CREDIT \$

CREDIT LINE FOR CASH \$

AVAILABLE CREDIT FOR CASH \$

### Payments, Credits & Adjustments

1	21 JUL		
2	22 JUL		
3	02 JUL	FAIRVIEW INN WILMINGTON DE	\$245.00
4	15 JUL	FAIRVIEW INN WILMINGTON DE	\$245.00
5	16 JUL		
6	22 JUL		
7	25 JUL		

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.033569%	12.25%	\$0.00
Cash	\$0.00	0.047519%	17.34%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%

Whether you're in the market for a home equity loan or you're interested in refinancing, Capital One will find a home loan solution to fit your needs. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit [www.capitalonehomeloans.com](http://www.capitalonehomeloans.com) for more information.

At Your Service 1-800-903-3637  
To call Customer Relations or to report a lost or stolen card

Send payments to:  
Capital One Bk(USA), NA P.O. Box 70884 D Charlotte, NC 28272-0884

Send Inquiries to:  
Capital One P.O. Box 30285 D Salt Lake City, UT 84130-0285

Have a question about a charge on your statement?  
Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/disputes](http://www.capitalone.com/disputes)

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE.

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Capital One® what's in your wallet?

New Balance	Minimum Payment	Due Date
\$1,522.69	\$45.00	Aug. 22, 2008

PLEASE PAY AT LEAST  
THIS AMOUNT

Amount Enclosed

Capital One Bk(USA), NA  
P.O. Box 70884  
Charlotte, NC 28272-0884  
\*282720884847\*

\*4233\*

Please print address or phone number changes below using blue or black ink.

Address \_\_\_\_\_  
Home Phone \_\_\_\_\_ Alternate Phone \_\_\_\_\_  
E-mail address \_\_\_\_\_

#90211787137786411111111111111111 NUMBER

\*080819403629\*

Please write your account number on your check or money order made payable to Capital One Bk(USA), NA and mail with this coupon in the enclosed envelope.

**A Capital One® Mortgage**

no hassles, no gotchas

- Fixed APRs, currently **6.65%\***
- Lower your monthly payments by an average of \$250\*
- No hidden fees



Call toll free **1-800-760-2607**, or visit **www.capitalonehomeloans.com**  
 Reservation Number: 3088 061 157 2155

Phone hours: Mon-Fri 8 a.m.-8 p.m. and Sat 10 a.m.-1 p.m. EST



\* Advertised annual percentage rate is effective as of 06/23/2008 and subject to change at any time. APR is based on good credit history. \$300,496 loan amount, 60% combined loan-to-value ratio and a 30-year fixed-rate first-lien mortgage. Monthly payment for this example is \$1,929. Additional terms and restrictions apply.  
 \* Lower average monthly payment claim based on first month's payment on non-purchase loans, exclusive of closing costs, that closed between 11/01/2007 and 04/30/2008. Actual lower payment may vary. Refinancing to pay off existing debt may extend the term of the debt, possibly resulting in higher overall costs and increasing the total amount paid when compared to your current situation. Capital One is an Equal Housing Lender. See reverse for additional important information.

Home Loans | Mortgages | Refinancing | Debt Consolidation



Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$1,522.69	\$1,522.69	\$0.00	\$60.00	\$60.00	\$15.00	Sep. 22, 2008

Jul. 28, 2008 — Aug. 27, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visit [www.capitalone.com](http://www.capitalone.com)

Your Account Information

TOTAL CREDIT LINE  
 TOTAL AVAILABLE CREDIT  
 CREDIT LINE FOR CASH  
 AVAILABLE CREDIT FOR CASH

Payments, Credits & Adjustments

Transactions  
 27 AUG

**Finance Charges (Please see reverse for important information)**

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.033561%	12.25%	\$0.00
Cash	\$0.00	0.047519%	17.34%	\$0.00

ANNUAL PERCENTAGE RATE applied this period: 0.00%

At Your Service Go to [www.capitalone.com](http://www.capitalone.com) manage your account, or Call 800-903-3637 to report a lost or stolen card or speak to Customer Relations

Pay Online at [www.capitalone.com](http://www.capitalone.com) mail your payment to:  
 Capital One Bank (USA), N.A. P.O. Box 70884 Charlotte, NC 28272-0884

Send Inquiries to:  
 Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Have a question about a charge on your statement?  
 Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/disputes](http://www.capitalone.com/disputes)

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE.

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Capital One® what's in your wallet?

New Balance	Minimum Payment	Due Date
\$60.00	\$15.00	Sep. 22, 2008

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Please print address or phone number changes below using blue or black ink.

Address

Home Phone

Alternate Phone

E-mail address

#024178717228668# MAIL ID NUMBER

Capital One Bank (USA), N.A.  
 P.O. Box 70884  
 Charlotte, NC 28272-0884

FDAPDAATADTTFTTFTTFTTADDFTPADATAPDDDFDTATDTFTTATFADTTTDTA

DAFDFAAAAAATADTFFFDATDAFFAFADFDAAADDDADFAAATDTFTTDDFAFTDDAFDTAF

Please write your account number on your payment made payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.







## important notification

### of a change in terms to your account

Please see the important notice included with this statement.  
It details changes to the:

- Minimum monthly payment calculation**

This change will take effect starting with your December billing period.  
You cannot decline this change.



Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$139.93	\$139.93	\$0.00	\$146.56	\$146.56	\$15.00	Nov. 21, 2008

Sep. 28, 2008 — Oct. 27, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Vista Platinum Account  
Your Account Information  
TOTAL CREDIT LINE  
TOTAL AVAILABLE CREDIT  
CREDIT LINE FOR CASH  
AVAILABLE CREDIT FOR CASH

#### Finance Charges (Please see reverse for important information)

	Balance applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.015409%	12.92%	\$0.00
Cash	\$0.00	0.04934%	18.01%	\$0.00
ANNUAL PERCENTAGE RATE applied this period: 0.00%				

#### Payments, Credits & Adjustments

Transactions		
13 OCT	US AIRWAYS 0372325066486 PHOENIX AZ TK#: 0372325066486 PSGR: PAVULAK/PAULE ORIG: JFK, DEST: SIN CARRIER: SQ SVC: X S/O: O CARRIER: SQ SVC: X ORIG: MNL, DEST: SIN S/O: O CARRIER: SQ SVC: XO ORIG: SIN, DEST: CDG S/O: O CARRIER: SQ SVC: XO US AIRWAYS 0372325066540 PHOENIX AZ TK#: 0372325066540 PSGR: PAVULAK/PAULE ORIG: FTF, DEST: FEE CARRIER: US SVC: Y	\$56.56
3 13 OCT	US AIRWAYS 0372325066614 PHOENIX AZ TK#: 0372325066614 PSGR: PAVULAK/PAULE ORIG: FTF, DEST: FEE CARRIER: US SVC: Y	\$40.00
13 OCT	US AIRWAYS 0372325066614 PHOENIX AZ TK#: 0372325066614 PSGR: PAVULAK/PAULE ORIG: FTF, DEST: FEE CARRIER: US SVC: Y	\$50.00

At Your Service Go to [www.capitalone.com](http://www.capitalone.com) to manage your account, or Call: 800-903-3637 to report a lost or stolen card or speak to Customer Relations

Pay Online at [www.capitalone.com](http://www.capitalone.com) or mail your payment to:  
Capital One Bank (USA), N.A. P.O. Box 71083 Charlotte, NC 28272-1083

Send Inquiries to:  
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285  
Are you interested in refinancing your current mortgage? Capital One can help. We offer great rates, no hidden fees, and you will receive the one-on-one attention of the same personal loan consultant from call to close. Visit [www.capitalonehome.com](http://www.capitalonehome.com) for more information.

Have a question about a charge on your statement?  
Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/disputes](http://www.capitalone.com/disputes)

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE.

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0146560139930015003



Due Date	New Balance	Minimum Payment	Amount Enclosed
Nov. 21, 2008	\$146.56	\$15.00	

PLEASE PAY AT LEAST  
THIS AMOUNT

#0030278717727868#

TATDTPTDFDFAAATADTFAAFADFTADDFDAADFFFAAFTTTTFFATTATPTDFTATTAAADAFADT

## Lend a hand. Save the land.

Manage your account online today—  
it's fast, easy and secure.

- Pay online anytime—no more checks, stamps or clutter.
- Moving? Change your address online or on the back.
- Help save the planet—Go paperless.
- Sign up at [www.capitalone.com](http://www.capitalone.com).

Capital One Bank (USA), N.A.  
P.O. Box 71083  
Charlotte, NC 28272-1083

AFFTAATITTTTADAFITTFDAITDAITFDFAATTATATFTDAFTATTFDDADTDDADTDFDTFFDD

Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.

500250



## Spread too thin?

Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.

Ready to transfer? See reverse to learn how.  
Call 1-800-955-7070.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$146.56	\$146.56	\$0.00	\$451.81	\$451.81	\$15.00	Dec. 23, 2008

Oct. 28, 2008 — Nov. 28, 2008 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

### Visa Platinum Account

#### Your Account Information

TOTAL CREDIT LINE  
TOTAL AVAILABLE CREDIT  
CREDIT LINE FOR CASH  
AVAILABLE CREDIT FOR CASH

#### Payments, Credits & Adjustments

#### Transactions

28	29 OCT		
4	07 NOV		
5	11 NOV	HOSTELBOOKERS.COM HIGH HOLBURN	\$14.92
		CURRENCY EXCHANGE RATE 6286833%	
6	19 NOV		
7	20 NOV		
8	24 NOV		
9	27 NOV		
10	27 NOV		

#### Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.03540%L	12.92%	\$0.00
Cash	\$0.00	0.04934%L	18.91%	\$0.00
ANNUAL PERCENTAGE RATE applied this period: 0.00%				



At Your Service Go to [www.capitalone.com](http://www.capitalone.com) to manage your account, or Call 1-800-903-3637 to report a lost or stolen card or speak to Customer Relations



Pay Online at [www.capitalone.com](http://www.capitalone.com) or mail your payment to:  
Capital One Bank (USA), N.A. P.O. Box 71083 Charlotte, NC 28272-1083



Send Inquiries to:  
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285



Have a question about a charge on your statement?  
Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/ disputes](http://www.capitalone.com/ disputes)

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE.

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0451810146560015007



Due Date	New Balance	Minimum Payment	Amount Enclosed
Dec. 23, 2008	\$451.81	\$15.00	

PLEASE PAY AT LEAST  
THIS AMOUNT

## Lend a hand. Save the land.

Manage your account online today—  
it's fast, easy and secure.

- Pay online anytime—no more checks, stamps or clutter.
- Moving? Change your address online or on the back.
- Help save the planet—Go paperless.
- Sign up at [www.capitalone.com](http://www.capitalone.com).

Capital One Bank (USA), N.A.  
P.O. Box 71083  
Charlotte, NC 28272-1083

#90334787177276618

ADATDDATDFDDTTTFAATTFDDAFTDTTFDDFAAFADAFITFTFDATDAFDTFDDDFDDTTFA  
DDFFFAATDAATDDADFTADTFDDFAAATTFDDADITFTTATFTTFFDFDFTFDDF

Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.

500258



## Spread too thin?

Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.

Ready to transfer? See reverse to learn how.  
Call 1-800-955-7070.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$451.81	\$464.81	\$0.00	\$1,116.95	\$1,103.95	\$16.00	Jan. 21, 2009

Nov. 29, 2008 — Dec. 27, 2008

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

### Visa Platinum Account

#### Your Account Information

TOTAL CREDIT LINE  
TOTAL AVAILABLE CREDIT  
CREDIT LINE FOR CASH  
AVAILABLE CREDIT FOR CASH

#### Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$0.00	0.03540%	12.92%	\$0.00
Cash	\$0.00	0.04934%	18.01%	\$0.00
ANNUAL PERCENTAGE RATE applied this period: 0.00%				

At Your Service Go to [www.capitalone.com](http://www.capitalone.com) to manage your account, or Call 1-800-903-2637 to report a lost or stolen card or speak to a Customer Relations Representative.

Pay Online at [www.capitalone.com](http://www.capitalone.com) or mail your payment to: Capital One Bank (USA), N.A. P.O. Box 71083 Charlotte, NC 28272-1083

Send Inquiries to: Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Have a question about a charge on your statement? Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitalone.com/terms](http://www.capitalone.com/terms)

#### Payments, Credits & Adjustments

1	06		
2	20 DEC		
3	29 NOV		
4	30 NOV		
5	02 DEC	FAIRVIEW INN WILMINGTON DE	\$245.00
		ARRIVE: 09/06/08	
6	05 DEC		
7	06 DEC		
8	06 DEC		
9	08 DEC	AVIS RENT-A-CAR 1 NEW CASTLE DE	\$71.72
		RETURN: 12/08/08	
10	08 DEC	EXXONMOBIL 14341903 BROOKLYN NY	\$15.50
11	12 DEC	COCO KEY ETICKET MT LAURL 856-2347300 NJ	\$100.00
12	14 DEC	GARDEN PLAZA HOTEL-MLA MANILA	\$166.14
		CURRENCY EXCHANGE RATE: 839171783%	
		NS ROYAL PENSIONE CEBU CITY	\$31.36
		CURRENCY EXCHANGE RATE: 831632653%	
14	15 DEC	DIRECT WITH HOTELS STREET	\$26.40
15	15 DEC	NS ROYAL PENSIONE CEBU CITY	\$81.97
		CURRENCY EXCHANGE RATE: 578382335%	
16	16 DEC	DIRECT WITH HOTELS STREET	\$17.60
17	17 DEC	NS ROYAL PENSIONE CEBU CITY	\$16.82
		CURRENCY EXCHANGE RATE: 854934602%	

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

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Due Date	New Balance	Minimum Payment	Amount Enclosed
Jan. 21, 2009	\$1,103.95	\$16.00	

PLEASE PAY AT LEAST THIS AMOUNT

#90363787177278608

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## Spread too thin?

Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.

Ready to transfer? See reverse to learn how.  
Call 1-800-955-7070.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$1,103.95	\$25.00	\$108.50	\$1,959.28	\$3,146.73	\$64.00	Feb. 21, 2009

Dec. 28, 2008 — Jan. 27, 2009

Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

### Your Account Information

TOTAL CREDIT LINE  
TOTAL AVAILABLE CREDIT  
CREDIT LINE FOR CASH  
AVAILABLE CREDIT FOR CASH

### Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$1,194.12	0.02989%	10.91%	\$11.06
Cash	\$1,283.03	0.04384%	16.00%	\$17.44
ANNUAL PERCENTAGE RATE applied this period:				44.97%

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Send Inquiries to: Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

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### Payments, Credits & Adjustments

1 20

### Transactions

28 DEC	0000002018/0000000000000000 CEBU MGO1	\$210.07
	CURRENCY/PEXCHANGE RATE:603179892%	
29 DEC	CASH FRONT END FINANCE CHARGE	\$10.00
31 DEC	0000002018/0000000000000000 CEBU MANGO3	\$210.07
	CURRENCY/PEXCHANGE RATE:603179892%	
31 DEC	CASH FRONT END FINANCE CHARGE	\$10.00
03 JAN	0000002018/0000000000000000 BAC MAIN	\$210.07
	CURRENCY/PEXCHANGE RATE:603179892%	
03 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
04 JAN	0000002018/0000000000000000 CEBU MGO1	\$210.07
	CURRENCY/PEXCHANGE RATE:603179892%	
04 JAN	SUGARLAND HOTEL BACOLOD CITY	\$45.75
	CURRENCY/PEXCHANGE RATE:614207650%	
05 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
05 JAN	0000002018/0000000000000000 CEBU MGO1	\$210.76
	CURRENCY/PEXCHANGE RATE:447333460%	
06 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
08 JAN	DIRECT WITH HOTELS STREET	\$14.40
09 JAN	0000002018/0000000000000000 CEBU MANGO2	\$214.51
	CURRENCY/PEXCHANGE RATE:617873293%	
09 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
10 JAN	0000002018/0000000000000000 CEBU MANGO3	\$213.10
	CURRENCY/PEXCHANGE RATE:926325669%	
10 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
12 JAN	0000002018/0000000000000000 BEL AIR 1	\$170.48
	CURRENCY/PEXCHANGE RATE:926325669%	
12 JAN	CASH FRONT END FINANCE CHARGE	\$10.00
23 JAN	HOLLYWOOD MOTEL NEW CASTLE DE	\$250.00
	ARRIVE: 01/16/09	

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Due Date	New Balance	Minimum Payment	Amount Enclosed
Feb. 21, 2009	\$3,146.73	\$64.00	

PLEASE PAY AT LEAST  
THIS AMOUNT

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Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.



**Paying bills takes a lot of time: writing checks, addressing envelopes, mailing letters. Get some time back each month with Capital One® balance transfers. Consolidate your bills and higher-interest payments, maybe even save some money, and then spend your time relaxing, shopping or watching the game—instead of writing a lot of checks.**

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$3,146.73	\$100.00	\$36.54	\$0.00	\$3,083.27	\$72.00	Mar. 24, 2009

Jan. 28, 2009 — Feb. 27, 2009 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Payments, Credits & Adjustments	
1	21 FEB

TOTAL CREDIT LINE	
TOTAL AVAILABLE CREDIT	
CREDIT LINE FOR CASH	
AVAILABLE CREDIT FOR CASH	

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$1,425.34	0.02989%	10.91%	\$13.21
Cash	\$1,716.56	0.04384%	16.00%	\$23.33
ANNUAL PERCENTAGE RATE applied this period:				13.96%

**\$7** Have a question about a charge on your statement? Please refer to the Billing Rights Summary on the back of your statement or visit [www.capitolone.com/disputes](http://www.capitolone.com/disputes)

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE.

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Due Date	New Balance	Minimum Payment	Amount Enclosed
Mar. 24, 2009	\$3,083.27	\$72.00	.

**PLEASE PAY AT LEAST  
THIS AMOUNT**

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DDFFFFEATRAATTDDADFTADTDFFAAATTFEDDADTTEFTATEFFTAFTTFFDFDFDTDDF

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Ready to transfer? See reverse to learn how.  
Call 1-800-955-7070.

Previous Balance	Payments & Credits	FINANCE CHARGE	Transactions	New Balance	Minimum Payment	Due Date
\$3,083.27	\$100.00	\$32.34	\$0.00	\$3,015.61	\$67.00	Apr. 21, 2009

Feb. 28, 2009 — Mar. 27, 2009 Page 1 of 1

PLEASE PAY AT LEAST THIS AMOUNT

Visa Platinum Account

Your Account Information

TOTAL CREDIT LINE  
TOTAL AVAILABLE CREDIT  
CREDIT LINE FOR CASH  
AVAILABLE CREDIT FOR CASH

Payments, Credits & Adjustments

Finance Charges (Please see reverse for important information)

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
Purchases	\$1,402.82	0.029899%	10.91%	\$11.74
Cash	\$1,678.22	0.043849%	16.00%	\$20.60

ANNUAL PERCENTAGE RATE applied this period: 12.60%

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PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO [WWW.CAPITALONE.COM](http://WWW.CAPITALONE.COM) TO MAKE YOUR PAYMENT ONLINE.

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Due Date	New Balance	Minimum Payment	Amount Enclosed
Apr. 21, 2009	\$3,015.61	\$67.00	

PLEASE PAY AT LEAST  
THIS AMOUNT

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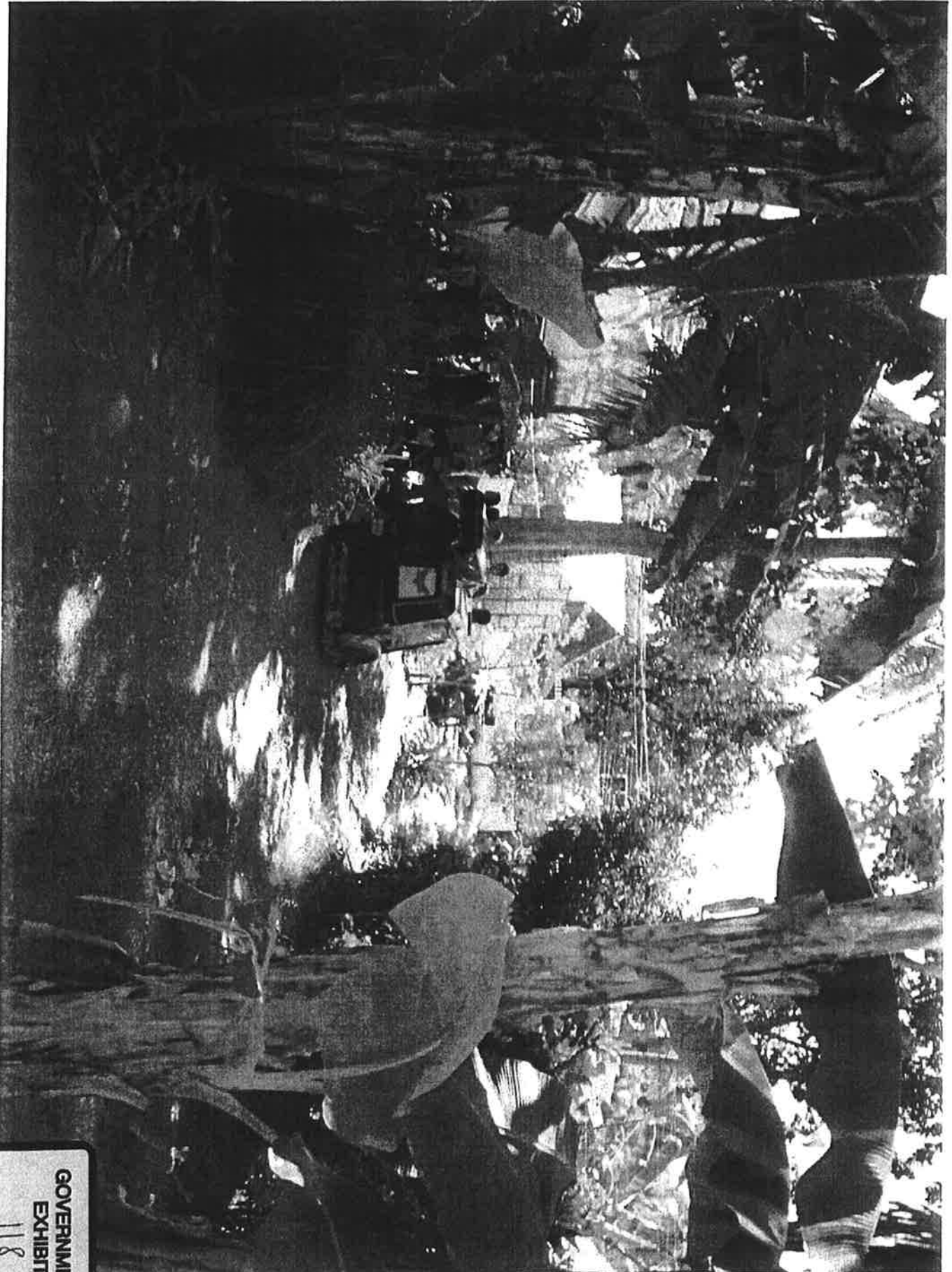
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# EXHIBIT 115A

## BULK



## **Exhibit # 118**



GOVERNMENT  
EXHIBIT

118

## **Exhibit # 119**



